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and is addressed to Box: No Fee Amendment, Commissioner of Patents,
P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: December 7, 2006

Signed: 

Peter K. Trzyne (Reg. No. 32,801)

PATENT

Paper No.

File: Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor	:	Philip Carragher, and Steven Earl Webster
Serial No.	:	09/669,196
Filed	:	September 25, 2000
For	:	SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING
Group Art Unit	:	3691
Examiner	:	KARMIS, Stefanos

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MS: No Fee Amendment
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

S I R :

On November 29, 2006, a Notice of Non-Compliance was received from the PTO
in above-identified application.

The Notice of Non-Compliance states that the amendment to the claims received
on 7 September 2006 do not comply with the requirements of 37 CFR 1.121(c) because the
status identifiers of at least one claim is not one of the permissible identifiers.

In response, Applicant is filing the 7 September 2006 Amendment with corrected
status identifiers and has titled the document Corrected Amendment And Response To
Restriction Requirement. The Amendment itself has not been altered in any other way.

If any issue should surface, however, the Examiner is requested to call the

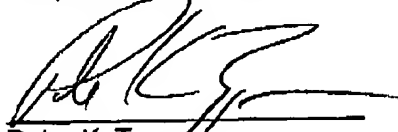
Ser. No. 09/689,196
Atty. Ref. Carr-P2-00
Art Unit 3691

undersigned to expedite prosecution. The Examiner is invited to contact the undersigned at the telephone number set out below if it can in any way expedite or facilitate issuance of a patent on the application.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,



Peter K. Trzyna
(Reg. No. 32,601)

Date: December 7, 2006

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